

a1 Once the customer's general information is retrieved and displayed, a CSR then engages the customer in a discussion and attempts to elicit comments from the customer about the state of his or her current economic circumstance, as shown in Fig. 2 step 19. By this personal interaction, the CSR obtains an accurate picture of the customer's economic problem. For example, during such a discussion a customer may inform the CSR that he or she cannot make upcoming, scheduled payments for the balance of his or her credit card debt because either the customer or someone in the customer's household recently lost their job. Or, in some instances, a customer may simply state that they will not pay this credit card debt and offer no explanation to the CSR at all.

In The Claims

Please amend the claims to read as follows.

1. (Amended) A system for providing financial payment advice specifically tailored to an individual's economic situation, comprising:

a2 an interactive user application running on a computer, said computer having a display operatively connected to said computer;

a first graphical user interface (GUI) displayed on said display of said computer, said first GUI comprising one or more descriptive icons, said descriptive icons representing one or more financial situations;

a second GUI displayed on said display of said computer based on selection of one of said descriptive icons, said second GUI comprising one or more questions; and

a processor, said processor operative to generate financial payment advice in response to answers to said one or more questions, said advice displayed on said display.